

SAFETY SENSE

Can Certain Driving Practices Help You Save Money On Your Auto Insurance?

(NAPSA)—You left your home too late and are now rushing to get to an appointment. Or perhaps traffic was backed up and now that it's freeing up a bit, you want to make up for lost time.

But before you put the pedal to the metal, did you know that speeding is one of the most prevalent factors contributing to traffic crashes? There are approximately 6 million police-reported car accidents every year in America—that's one accident every five seconds. According to the National Highway Traffic Safety Administration, speeding reduces a driver's ability to steer safely around curves or objects in the roadway, extends the distance necessary to stop a vehicle and increases the distance a vehicle travels while the driver reacts to a dangerous situation.

Do you recognize any of these other seemingly harmless driving behaviors?

- Swerving or missing an exit while talking on a cell phone?
- Applying lipstick or mascara while driving?
- Driving while reading a newspaper or your text messages?
- Encroaching on the bumper of the car in front of you?

Whether you're 16 or 60, responsible driving should be everyone's priority. Additionally, safe driving practices may help you save money on your auto insurance because insurance companies base premiums, in part, on driving records. It pays to find out if



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your insurer will give discounts for being accident-free. A few habits that may help you become a safer driver include:

- Signaling when changing lanes;
- Slowing down and using caution when driving in bad weather;
- Maintaining a two-second rule when following other vehicles;
- Asking someone else to take over the wheel when you're tired, upset or have consumed alcohol.

Some insurance companies will also give discounts if you've taken a defensive driving class or if you are a student and meet certain requirements such as achieving good grades. Others offer rewards for safe driving where discounts can be earned toward the next renewal premium.

To see whether the rates you are paying reflect your driving record, contact your local insurance agent or visit www.allstate.com to learn more.